

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James F Lowery
Esther O Lowery
Debtors

Case No. 14-03818-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 309A

Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db +James F Lowery, PO Box 454, Myerstown, PA 17067-0454
jdb #+Esther O Lowery, PO Box 454, Myerstown, PA 17067-0454
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Markian R Slobodian (Trustee), 801 North Second Street, Harrisburg, PA 17102-3210
4532771 AMERICAN CREDIT LLC, 1412 PIONEER AVE SUITE 776, CHEYENNE, WY 82001
4532773 +BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVENUE STE 502, PO BOX 8875,
CAMP HILL, PA 17001-8875
4532775 +CAPITAL ONE, PO BOX 19360, PORTLAND, OR 97280-0360
4532782 HERSHEY MEDICAL CENTER, PATIENT FINANCIAL SERVICES DEPT, PO BOX 854,
HERSHEY, PA 17033-0854
4581048 +MSHMC PHYSICIANS GROUP, PO Box 54, Hershey Pa 17033-0054
4581059 MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
4583848 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,
Miamisburg, OH 45342-5421
4532783 +PNC MORTGAGE, 6 N MAIN STREET, DAYTON, OH 45402-1908
4581065 +TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lzaglaw.usa@startmail.com Jul 16 2018 19:04:13 Leonard Zagurskie, Jr,
110 West Main Avenue, 1st Floor, Myerstown, PA 17067
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 16 2018 19:04:46 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: RECOVERYCORP.COM Jul 16 2018 22:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4532772 +EDI: BANKAMER.COM Jul 16 2018 22:58:00 BANK OF AMERICA, ATTN BANKRUPTCY, PO BOX 26012,
GREENSBORO, NC 27420-6012
4532774 +EDI: RESURGENT.COM Jul 16 2018 22:58:00 CACH LLC, ATTN BANKRUPTCY DEPT,
4340 SOUTH MONACO ST 2ND FLOOR, DENVER, CO 80237-3485
4532776 EDI: CAPITALONE.COM Jul 16 2018 22:58:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285
4532777 E-mail/Text: bankruptcy@cavps.com Jul 16 2018 19:04:51 CAVALRY PORTFOLIO SERVICES LLC,
PO BOX 27288, TEMPE, AZ 85285-7288
4532778 +EDI: CHASE.COM Jul 16 2018 22:58:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4532779 EDI: CITICORP.COM Jul 16 2018 22:58:00 CITI, 4500 NEW LINDEN HILL RD,
WILMINGTON, DE 19808
4532780 +EDI: RCSFNBMARIN.COM Jul 16 2018 22:58:00 CREDITONE BANK, 585 S PILOT STREET,
LAS VEGAS, NV 89119-3619
4550102 EDI: CAPITALONE.COM Jul 16 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4533393 +E-mail/Text: bankruptcy@cavps.com Jul 16 2018 19:04:51 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4532781 +EDI: DISCOVER.COM Jul 16 2018 22:58:00 DISCOVER FINANCIAL,
ATTENTION BANKRUPTCY DEPARTMENT, PO BOX 3025, NEW ALBANY, OH 43054-3025
4535179 EDI: DISCOVER.COM Jul 16 2018 22:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4589167 +EDI: IRS.COM Jul 16 2018 22:58:00 Internal Revenue Service, P O BOX 7346,
Philadelphia PA 19101-7346
4581711 EDI: JEFFERSONCAP.COM Jul 16 2018 22:58:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4586476 +EDI: Q3G.COM Jul 16 2018 22:58:00 JH PORTFOLIO DEBT EQUITIES LLC, PO BOX 788,
KIRKLAND, WA 98083-0788
4532784 +EDI: PRA.COM Jul 16 2018 22:58:00 PORTFOLIO RECOVERY AND AFFILL, 120 CORPORATE BLVD STE 1,
NORFOLK, VA 23502-4952
4574368 EDI: PRA.COM Jul 16 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4539296 EDI: Q3G.COM Jul 16 2018 22:58:00 Quantum3 Group LLC as agent for, Icon, PO Box 788,
Kirkland, WA 98083-0788
4600195 EDI: RECOVERYCORP.COM Jul 16 2018 22:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4532785 +EDI: STFM.COM Jul 16 2018 22:58:00 STATE FARM BANK FSB, ATTN BANKRUPTCY DEPARTMENT,
BCC FLOOR 5 112 EAST WASHINGTON STR, BLOOMINGTON, IL 61701-1002
4573383 EDI: BECKLEE.COM Jul 16 2018 22:58:00 State Farm Bank, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
4532787 +EDI: CITICORP.COM Jul 16 2018 22:58:00 UNIVERSAL CITI, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
4532786 EDI: USBANKARS.COM Jul 16 2018 22:58:00 U S BANK, 101 5TH ST E STE A,
SAINT PAUL, MN 55101

TOTAL: 25

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +JH Portfolio Debt Equities, LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Leonard Zagurskie, Jr on behalf of Debtor 1 James F Lowery lzaglaw.usa@startmail.com,
lzaglaw.usa@startmail.com
Leonard Zagurskie, Jr on behalf of Debtor 2 Esther O Lowery lzaglaw.usa@startmail.com,
lzaglaw.usa@startmail.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	James F Lowery	Social Security number or ITIN	xxx-xx-0841
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Esther O Lowery	Social Security number or ITIN	xxx-xx-5481
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 August 20, 2014
Case number:	1:14-bk-03818-HWV	Date case converted to chapter	7 July 2, 2018

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James F Lowery	Esther O Lowery
2. All other names used in the last 8 years	aka James Floyd Lowery	aka Esther Salem, aka Esther Otillia Lowery
3. Address	PO Box 454 Myerstown, PA 17067	PO Box 454 Myerstown, PA 17067
4. Debtor's attorney Name and address	Leonard Zagurskie Jr 110 West Main Avenue, 1st Floor Myerstown, PA 17067	Contact phone 717 628-5180 Email: lzaglaw.usa@startmail.com
5. Bankruptcy trustee Name and address	Markian R Slobodian (Trustee) 801 North Second Street Harrisburg, PA 17102	Contact phone 717 232-5180 Email: PA49@ecfcbis.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: July 16, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 14, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: November 13, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	